

## A: KNOW YOUR RISKS

The information on this page will help you identify and understand your risk.

### **Why is Scituate at risk of flooding?**

The Town of Scituate is subject to two kinds of flooding: coastal flooding where wind and tide exacerbates flooding along the shore, and tidal waterways and inland flooding where the rate of precipitation or amount of water overwhelms the capacity of natural and structured drainage systems to convey water causing it to overflow the system. There two types of flooding are often combined with inland flooding is prevented from draining by the push of wind and tide driven water. Both types of flooding can be caused by major storms, known as Nor'easters and hurricanes. Nor'easters can occur at any time of year but they are most common in winter. Hurricanes are most common in the summer and fall. Scituate being north of Cape Cod, is particularly vulnerable to Nor'easters because they are not protected by the sheltering arm of Cape Cod.

During the March 2<sup>nd</sup> through 4<sup>th</sup> storm Riley, Scituate experienced severe flooding along the coast, harbor and inland areas of the community. To better understand the powerful force of the Atlantic Ocean during a flood event, click on the link to watch a video of Sand Hills in Scituate during Riley. Video provided by Brendon Clement from WX Chasing:

<https://www.facebook.com/tallonjohn/videos/10156106883033486/?t=5>

Because of the coastal flooding in Scituate and its history of flooding, a significant portion of Scituate is in the Special Flood Hazard Area (SFHA). Refer to links below to fully understand the large amount of geographical space our Town has in its SFHA.

***It is important to note that should your property flood as a result of any of these situations, your homeowners policy will not protect your home or valuables.***

**So, how do I know if my home is in danger of flooding?** Click on the link below to see the Town of Scituate's Flood Insurance Rate Map (FIRM) to determine if your property is in a flood hazard area, but remember, all properties are in a floodplain, some are just at less likely to flood than others. You may want to read the explanations below on how to use a FIRM and the explanation of the lettered flood zones before accessing the maps. <https://www.mapsonline.net/scituatema/fema.html>

**What is a Flood Insurance Rate Map (FIRM) and how do I use it?**

A FIRM is a map created by the National Flood Insurance Program (NFIP) for floodplain management and insurance purposes.

A FIRM will generally show a community's base flood elevations, flood zones, and floodplain boundaries. As a property owner/renter, you can use this map to get a reliable indication of what flood zone you're in. However, maps are constantly being updated due to changes in geography, construction and mitigation activities, and meteorological events. **Therefore, for a truly accurate determination, contact your insurance agent or company, or the at Scituate Town Hall, Building Department (781) 545-8716, with all of your floodplain questions, special rules and ideas for building in a floodplain, or the Coastal Resource Officer (781) 783-2806 for coastal high hazard areas, Coastal A Zone or Limit of Moderate Wave Action areas, flood depths at your property (Base Flood Elevations), natural conservation areas (CBRA) and wetlands and/or flood insurance.**

**How do I know what the letters for each of the flood zones means on the map?** For an explanation of all the lettered zones, visit this link: <http://www.fema.gov/floodplain-management/flood-zones>